

**Information to identify the case:**

Debtor 1 **Frank L. Eagan III**  
First Name Middle Name Last Name  
Debtor 2 **Theresa M. Eagan**  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court District of New Jersey  
Case number: **17-17886-CMG**

Social Security number or ITIN xxx-xx-8581

EIN -----

Social Security number or ITIN xxx-xx-9223

EIN -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank L. Eagan III

Theresa M. Eagan

7/8/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Frank L. Eagan, III  
Theresa M. Eagan  
Debtors

Case No. 17-17886-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db/jdb +Frank L. Eagan, III, Theresa M. Eagan, 317 Twin Oaks Drive, Toms River, NJ 08753-3526  
cr +JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 708 Third Avenue,  
5th Floor, Suite 142, New York, NY 10017-4201  
cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437  
516774184 +Chase Auto Finance, National Bankruptcy Dept, Po Box 29506, Phoenix, AZ 85038-9506  
516774186 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis, MO 63179-0040  
516829442 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
517012168 +Greensky LLC, 1797 NE Expressway, Ste 100, Atlanta, GA 30329-2451  
516774191 +Suntrustbank/gs Loan S, 1797 Ne Expressway, Atlanta, GA 30329-7803  
516962257 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
516865685 Wells Fargo Bank, N.A., C/O Wells Fargo Bank, N.A., as servicer,  
Attn: Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2020 00:48:52 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2020 00:48:50 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516891001 EDI: BECKLEE.COM Jul 09 2020 03:53:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516774182 +EDI: AMEREXPR.COM Jul 09 2020 03:53:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540  
516774180 +EDI: AMEREXPR.COM Jul 09 2020 03:53:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540  
516774183 +EDI: BANKAMER.COM Jul 09 2020 03:53:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
516774187 +EDI: WFNNB.COM Jul 09 2020 03:53:00 Comenitycapital/boscov, Comenity Bank,  
Po Box 182125, Columbus, OH 43218-2125  
516774188 +EDI: WFNNB.COM Jul 09 2020 03:53:00 Comenitycapital/yrtsui, Po Box 182120,  
Columbus, OH 43218-2120  
517033250 EDI: Q3G.COM Jul 09 2020 03:53:00 Department Stores National Bank, c/o Quantum3 Group LLC,  
PO Box 657, Kirkland, WA 98083-0657  
516774189 +E-mail/Text: collectionbankruptcies.bancorp@53.com Jul 09 2020 00:49:23 Fifth Third Bank,  
1830 East Paris Ave, Grand Rapids, MI 49546-8803  
516774190 +EDI: WFFC.COM Jul 09 2020 03:53:00 Furniturebar, Po Box 94498, Las Vegas, NV 89193-4498  
516889168 EDI: CAUT.COM Jul 09 2020 03:53:00 JP Morgan Chase, POB 29505, Phoenix, AZ 85038-9505  
516774185 EDI: JPMORGANCHASE Jul 09 2020 03:53:00 Chase Card, Attn: Correspondence, Po Box 15298,  
Wilmington, DE 19850  
516881665 EDI: JPMORGANCHASE Jul 09 2020 03:53:00 JPMorgan Chase Bank, N.A.,  
National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032  
517021775 +EDI: MID8.COM Jul 09 2020 03:53:00 MIDLAND FUNDING LLC, PO BOX 2011,  
WARREN, MI 48090-2011  
517054244 EDI: PRA.COM Jul 09 2020 03:53:00 Portfolio Recovery Associates, LLC,  
c/o Sears Mastercard, POB 41067, Norfolk VA 23541  
516896677 EDI: Q3G.COM Jul 09 2020 03:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
516774192 +EDI: RMSC.COM Jul 09 2020 03:53:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
516774193 +EDI: RMSC.COM Jul 09 2020 03:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 956060, Orlando, FL 32896-0001  
516774194 EDI: TDBANKNORTH.COM Jul 09 2020 03:53:00 TD Bank, N.A., Attn: Bankruptcy,  
32 Chestnut St, Lewiston, ME 04243  
516774195 EDI: TDBANKNORTH.COM Jul 09 2020 03:53:00 Td Banknorth, Attn: Bankruptcy, Po Box 1190,  
Lewiston, ME 04243  
516774196 EDI: WFFC.COM Jul 09 2020 03:53:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701  
516993519 EDI: WFFC.COM Jul 09 2020 03:53:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516774181\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.  
alex@winstonandwinston.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Lee Martin Perlman on behalf of Debtor Frank L. Eagan, III ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com  
Lee Martin Perlman on behalf of Joint Debtor Theresa M. Eagan ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor JPMORGAN CHASE BANK, N.A. rsolarz@kmllawgroup.com  
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 11